

CLAIMS

What is claimed is:

1. A method for determining benefits, comprising:

enabling a user to create provisions for a benefit plan using an expression language;

maintaining the provisions in a repository;

receiving, by a calculation module, a request for a benefit determination;

accessing, by the calculation module, the provisions from the repository in response to the request;

accessing, by the calculation module, benefit data associated with the benefit plan;

and

providing, via the calculation module, the benefit determination based on the provisions and the benefit data.

2. The method of claim 1, further comprising:

outputting the benefit determination.

3. The method of claim 1, wherein accessing benefit data includes accessing at least one of census information, market rates, historical interest rates, economic indices, and regulatory provisions.

4. The method of claim 1, wherein accessing the provisions comprises identifying the system plan provisions using information included in the request.

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5. A method for determining benefits, comprising:

enabling a user to create provisions for a benefit plan via an expression language;

associating the provisions with a system plan;

receiving, by a calculation module, a request to perform a benefit calculation;

identifying, via the calculation module, the system plan using information included in the request;

accessing, by the calculation module, the system plan from a repository; and

performing, by the calculation module, the benefit calculation using the provisions.

6. The method of claim 5, wherein enabling the user to create the provisions includes enabling the user to create at least one formula.

7. The method of claim 6, wherein performing the benefit calculation includes performing the benefit calculation according to the at least one formula.

8. The method of claim 5, wherein enabling a user to create provisions comprises enabling the user to create the provisions via a standalone data processing system.

9. The method of claim 5, further comprising:

enabling the user to validate the provisions prior to associating the provisions with the system plan.

10. The method of claim 5, further comprising:

accessing benefit data associated with the benefit plan from a database.

11. The method of claim 10, wherein accessing benefit data includes accessing at

least one of census information, market rates, historical interest rates, economic indices, and regulatory provisions.

12. The method of claim 11, wherein performing the benefit calculation

comprises performing the benefit calculation using the provisions and the accessed benefit data.

13. The method of claim 5, wherein performing the benefit calculation comprises

calculating a benefit payable to a beneficiary.

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14. A system for performing benefit calculations, comprising:

- a plan provider for administering a benefit plan to a beneficiary;
- a data processing system for enabling the plan provider to generate provisions, via an expression language, for the benefit plan;
- a repository for maintaining the provisions; and
- a calculation module, coupled to the repository, configured to:
  - receive a calculation request from a resource associated with the plan provider;
  - access the provisions from the repository in response to the request;
  - perform at least one calculation of a type specified in the request using the provisions; and
  - generate an output for presenting at least one result associated with the at least one calculation.

15. The system of claim 14, wherein the benefit plan is a retirement program through which an employer provides post-employment benefits to the beneficiary.

16. The system of claim 14, wherein the data processing system is a standalone desktop computer.

17. The system of claim 14, where in the data processing system contains an interface that transmits the provisions to the repository.

18. The system of claim 14, wherein the data processing system contains an interface that enables the user to validate the provisions by running sample calculations.

19. The system of claim 18, wherein the data processing system contains an interface that transmits the provisions to the repository after the user validates the provisions.

20. The system of claim 14, wherein the repository is a data structure residing on a computer drive.

21. The system of claim 14, wherein the repository is at least one of a relational database, a distributed database, and an object-oriented programming database.

22. The system of claim 14, wherein the calculation module includes an application software module residing on a server.

23. The system of claim 14, wherein the resource associated with the plan provider is at least one of an Internet, an intranet, a personal computer, a call center, and a voice response unit.

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24. The system of claim 14, wherein the calculation request includes an identifier associated with the benefit plan for retrieving the provisions from the repository.

25. The system of claim 14, further comprising a storage device for maintaining benefit data.

26. The system of claim 25, wherein the benefit data includes at least one of census information, market rates, historical interest rates, economic indices, and regulatory provisions.

27. The system of claim 25, wherein the calculation module is configured to perform the calculation specified in the request using the provisions and the benefit data.

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28. A calculation module comprising:

means for receiving a calculation request from a resource associated with a plan provider;

means for identifying a system plan using information included in the calculation request;

means for identifying at least one calculation type from the information included in the calculation request;

means for retrieving, from the system plan, data required to perform the at least one calculation type;

means for performing the calculation type using the retrieved information; and

means for generating an output for displaying results of the calculation type to the user.

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29. A system for performing benefit calculations, comprising:
- provider means for administering a benefit plan to a beneficiary;
  - setup means for enabling a user to generate provisions, via an expression language, for the benefit plan;
  - validation means for validating the provisions;
  - repository means for maintaining the provisions; and
  - calculation means for:
    - receiving a request to perform a calculation for the benefit plan;
    - retrieving the provisions from the repository means in response to the request;
    - performing the calculation using the provisions; and
    - generating an output including a result associated with the calculation.
30. The system of claim 29, wherein the calculation includes calculating an interest accrual associated with the beneficiary.

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31. The system of claim 30, further comprising:

accrual means, coupled to the calculation means, for calculating the interest accrual; and

structure means for specifying an interest rate structure to be used by the accrual means, said structure means including:

a first interest rate table including an historical index of rates,

means for receiving instructions to adjust interest rates in the first interest rate table,

means for generating an updated first interest rate table in accordance with the instructions, and

means for dynamically building a second table of rates according to the benefit plan provisions using the updated first interest rate table.

32. The system of claim 29, wherein the calculation module performs the calculation according to user-defined guidelines associated with the provisions.

33. The system of claim 32, wherein the user-defined guidelines indicate at least one event and at least one corresponding action to perform in response to the event.

34. The system of claim 29, wherein the calculation includes a service accrual calculation for the beneficiary.

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35. The system of claim 34, wherein the calculation module calculates the service accrual by evaluating an employment history associated with the beneficiary.

36. The system of claim 35, wherein the calculation module calculates the service accrual by evaluating employment status changes associated with the employment history.

37. The system of claim 36, wherein the calculation module calculates the service accrual according to user-defined guidelines corresponding to the employment status changes, said guidelines directing the calculation module to perform an action for each employment status change.

38. The system of claim 29, further comprising information means for storing at least one of census information, market rates, historical interest rates, economic indices, and regulatory provisions.

39. The system of claim 29, wherein the calculation means includes means for using the information means to perform the calculation.

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40. A computer-readable medium containing instructions for controlling a computer system coupled to a network to perform a method, the computer system having a processor for executing the instructions, and the method comprising:

receiving a request to perform a benefit calculation;

identifying a system plan using information in the request;

accessing the system plan from a repository; and

performing the benefit calculation using provisions, created by a user via an expression language, associated with the system plan.

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